

OFFICIAL GAZETTE



GOVERNMENT OF GOA

EXTRAORDINARY

GOVERNMENT OF GOA

Department of Social Welfare

Notification

1/15/96-SWD

The Government of Goa is hereby pleased to frame the following rules under the Goa Houses/Huts Insurance Scheme for Weaker Sections, 1996 namely:—

1. *Short title, extent and commencement:*— (1) These rules shall be called “the Goa Houses/Huts Insurance for Weaker Sections Rules, 1996”.

(2) They shall extend to the whole of the State of Goa.

(3) They shall come into force with effect from the date of their publication in the Official Gazette:

2. *Definitions:*— In these rules, unless the context otherwise requires,—

- (a) ‘Director’— means the Director of Social Welfare, Government of Goa.
- (b) ‘Family’— means and includes the applicant, his/her spouse, dependent parents and all children dependent on him/her.
- (c) ‘Government’— means the Government of Goa.
- (d) ‘House/hut’— means and includes dwelling hut with walls of mud, thatched roof/roof of leaves/roof of grass/rids or bamboo/tiles and mud floor, and roof of tins.

It shall also include dwelling house with tiled roof/mud walls/mud floor, walls of tin and walls of wood.

- (e) ‘Insurance Company’— means the New India Assurance Co. Ltd.
- (f) ‘Scheme’— means the Goa Houses/Huts Insurance Scheme for Weaker Sections, 1996.
- (g) ‘Weaker Section’— means and includes any person who has his domicile in the State of Goa for the last 15 years and whose total family income from all sources does not exceed Rs. 25,000/- per annum.

3. *Eligibility:*— For the purpose of getting benefit under the Scheme, the applicant must fulfill the following conditions, namely:—

(1) Having a domicile of 15 years or more in the State of Goa at the time of application and certified as such by the Mamlatdar (Appendix II);

(2) His/her family income from all sources shall not exceed Rs. 25,000/- per annum as duly certified in this behalf by the Mamlatdar of the concerned Taluka (Appendix III);

(3) The applicant shall forward his/her application to the Director claiming the insurance amount before the expiry of 30 days of the occurrence of the damage to his/her house/hut (Appendix I);

(4) The application shall be accompanied by a certificate issued by the concerned BDO that the total value of the house which suffered a damage/destruction was not more than Rs. 10,000/- on reinstatement value/basis.

(5) The applicant, if sanctioned the insurance amount under these rules against the damage/destruction of house, shall not be entitled for the relief under Calamity Relief Fund;

(6) The applicant is entitled to receive the actual amount of loss or maximum Rs. 10,000 under these rules from the Insurance Company as a compensation against the damage/destruction of his/her house/hut.

4. *Scrutiny of Application:*— (1) The scrutiny of applications shall be done by the Directorate of Social Welfare within 7 days of its receipt in the office of the Directorate of Social Welfare and shall be forwarded to the office of the Insurance Company with clear recommendations, along with necessary enclosures.

(2) The Insurance Company shall settle the claim as early as possible but in any case, within 15 days of the receipt of the complete papers in their office from the Directorate of Social Welfare.

5. *Committee:*— (1) The applications shall be scrutinized and forwarded to Insurance Company by a Committee consisting of the following members:—

- (1) Director of Social Welfare — Chairman
- (2) Dy. Director (S. W.) — Member
- (3) Dy. Director (Admn.) — Member
- (4) Statistical Officer — Member Secretary.

(2) The Committee, if required, may cause site inspection to study 'on the spot' situation before making its recommendations to the Insurance Company. The Committee may also call for the supportive evidence/documents from the applicant, if so required.

6. *Funds:*— The required funds, to be paid to the Insurance Company as premium, shall be arranged from the State Contingency fund (Non-Plan).

7. *Interpretation and Relaxation:*— (1) The Director shall be the final authority concerning the interpretation of these rules.

(2) The Director may arrange to call for a meeting with the Divisional Manager of the Insurance Company once in three months. The Director may also call for a special meeting if the exigencies of the situation so demands.

(3) The Government may relax/repeal any of the provisions of these rules on good and sufficient reasons.

By order and in the name of the Governor of Goa.

E. Silveira, Under Secretary (Social Welfare).

Panaji, 18th November, 1996.

APPENDIX - I

Application for Compensation under the Scheme of Insurance for Houses/Huts for Weaker Sections

Government of Goa

Directorate of Social Welfare

Latest photo
of the applicant

To,

The Director of Social Welfare,
Panaji - Goa.

(THROUGH BLOCK DEVELOPMENT OFFICER)

Sub: Request for the compensation.

Sir,

I hereby apply for compensation under the Goa Houses/Huts Insurance Scheme for Weaker Sections, 1996.

The details are as follows:—

(1) Name in full (Block letters) : _____

(Surname first) _____

(2) Full Address : _____

(3) My house, situated on the above address, was damaged/
destroyed due to

- | | |
|-------------------|---------------------------|
| (1) Fire | (8) Impact of riot |
| (2) Fire - perils | (9) Strike |
| (3) Earthquakes | (10) Malicious damage |
| (4) Lightning | (11) Land slide |
| (5) Inundation | (12) Accident |
| (6) Flood | (13) Damage caused due to |
| (7) Tempest | impact of explosives. |

- (4) The date of damage/destruction: _____
- (5) The time (if possible) when the house was damaged/destroyed: _____
- (6) The details of my family members:-

Sr. No.	Name	Age	Relation-ship with applicant	Occupation	Monthly Income
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- (1)
(2)
(3)
(4)
(5)

- (7) The total family income from all sources.

(1) Monthly Rs. _____ (in words) Rupees _____

(2) Annual Rs. _____ (in words) Rupees _____

- (8) I am enclosing the certificate issued by the B. D. O. stating that the value of my house/hut which suffered damage/loss/destruction was actually Rs. _____ or Rs. 10,000/- on reinstatement value/basis.

I hereby declare that I shall not accept any relief in addition to this, if sanctioned to me under the Calamity Relief Fund; and that the information given in my application is true to the best of my knowledge and belief and that no material information has been concealed, withheld and no misrepresentation of facts made.

Signature of the

Applicant :

Full name :

Date :

Place:

(II) I hereby certify that I have carried out the site inspection and thereafter, I have fully checked and verified the information given in this application by Shri/Smt. _____ resident of _____ and the same is found to be correct for the purpose which this application is made.

Signature:

Date:-

BDO

SEAL

Place:

(Full name)

The application is recommended for the compensation of Rs. _____ (Rupees _____)/not recommended for the reason of _____

Date:-

Signature
of BDO

Place:-

SEAL

Enclosures:-

- (1) Certificate stating that the value of the house/hut which suffered damage/loss/destruction is Rs. 10,000/- on reinstatement value/basis or less.
- (2) Income certificate.
- (3) Domicile Certificate issued by the Mamlatdar, stating that the applicant has been a domiciled resident of the State of Goa for the last 15 years and the said house/hut was actually occupied by the applicant.

APPENDIX - II

Domicile Certificate

I hereby certify that Shri/Smt. _____ resident of _____ has been staying in the State of Goa for the last 15 years and he/she is eligible to apply for compensation under the Goa Houses/Huts Insurance Scheme for Weaker Sections, 1996. It is also verified that the house/hut which suffered damage/loss was actually occupied by the applicant.

Date:

Signature
of Mamlatdar

Place:-

(Full name)

(SEAL)

APPENDIX - III

Income Certificate

This is to certify that the total annual family income of Shri/Smt. _____ resident of _____ from all sources is Rs. _____ (Rupees in words) _____ and he/she is eligible for compensation under the Goa Houses/Huts Insurance Scheme for Weaker Sections, 1996.

Date:-

Signature
of Mamlatdar

Place:-

(Full name)

(SEAL)

Notification

1/15/96-SWD

THE SCHEME REGARDING HOUSES/HUTS INSURANCE
FOR WEAKER SECTIONS OF GOA

The Government of Goa is hereby pleased to introduce a Scheme known as "the Goa Houses/Huts Insurance Scheme for Weaker Sections" as a part of activities under Social Security and Welfare programmes for weaker sections, during the year 1996-97.

1. *Short title:*— (1) This Scheme shall be called "the Goa Houses/Huts Insurance Scheme for Weaker Sections, 1996".

(2) It shall cover the entire State of Goa and shall come into force from the date of its notification in the Official Gazette.

2. *Objectives:*— This Scheme envisages to cover the risks to the houses/huts of weaker sections against fire and fire perils, earthquakes, lightning, storm, inundation, flood, tempest impact of riot, strike and malicious damage and damage caused due to land slide, accidents and impact of explosives.

3. *Implementation:*— The Scheme shall be implemented by the Directorate of Social Welfare and the required Insurance cover shall be provided by the New India Assurance Co. Ltd. The maximum sum payable by the said Insurance company under this

coverage shall be Rs. 10,000/- per house/hut but the total aggregate claim shall be limited to Rs. 2.00 crores per event and Rs. 10.00 crores in any one year. The claims shall be processed by the Committee to be set up under the rules framed under this Scheme. However, for major flood and fire claims, the Insurance company shall constitute a separate task force for the necessary assessment.

On the basis of the statistical information supplied by the Census Department, it is estimated that the likely number of houses to be covered under this Scheme will be 15,000. The Insurance company will cover 15,200 houses belonging to weaker sections.

Those families whose annual income from all sources does not exceed Rs. 25,000/- shall be considered as belonging to 'Weaker Section'.

4. The rules for actual implementation of the Scheme regarding its scope, coverage, eligibility, processing the claims, modality of processing and settlement of claims, application forms, enclosures to the applications, etc. will be framed separately.

5. Initially, the Scheme shall be implemented for a period of one year starting from the date of its enforcement.

By order and in the name of the Governor of Goa.

E. Silveira, Under Secretary (Social Welfare).

Panaji, 18th November, 1996.